

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION

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In Re:

Victor Fowler & Tonya Fowler

Social Security No.:

xxx-xx-5973 and xxx-xx-9043

Address:

2615 Beavertail Dr, Hillsborough, NC 27278-

Case No. 10-80770- -

Chapter

Debtors

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**CONSENT ORDER RESOLVING OBJECTION TO VALUATION**

UPON the consent of the parties, as indicated by the signatures of their respective attorneys below, the Objection to Confirmation filed by Wells Fargo Bank, N.A. is denied on the following terms and conditions:

1. The Debtors shall propose a new Chapter 13 providing Wells Fargo Bank, N.A. With a secured claim in the amount of \$80,000.00, to be paid at 4.25% interest during the course of their Chapter 13 plan, with equal monthly payments of \$1,384.63. (A Plan complying with these terms was filed on August 31, 2011.);
2. The Debtors shall henceforth be responsible for maintenance of homeowner's insurance, listing Wells Fargo Bank, N.A., as the loss payee, paying such insurance directly and providing proof of such insurance on the reasonable request of Wells Fargo Bank, N.A.;
3. The Debtors shall henceforth be responsible for payment of real property taxes directly to the Orange County Tax Collector;
4. Upon the successful completion of the Debtors' Chapter 13 plan and entry of discharge, Wells Fargo Bank, N.A., it successors and/or assigns shall record a cancellation of the Deed of Trust with the Orange County Register of Deeds, mailing a copy to the Debtors;
5. That in the event of the the dismissal of this Chapter 13 case or conversion of this case to Chapter 7, that Wells Fargo Bank, N.A. shall not be bound by the terms of this Consent Order and may apply payments received as allowed by the Note, Deed of Trust and applicable law; and
6. That the parties shall bear their own costs in this matter.

We Consent:

/s Edward C. Boltz

Edward C. Boltz

Attorney for the Debtors

North Carolina State Bar Number: 23003

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Durham NC 27705

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/s Matthew Underwood

Matthew Underwood

Attorney for Wells Fargo Bank, N.A.

North Carolina State Bar Number: 37106

121 Parkway Drive, Suite 300

Charlotte NC 2817

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No Objection:

/s Benjamin E. Lovell

Benjamin E. Lovell

Attorney for the Chapter 13 Trustee.

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SERVICE LIST

Richard M. Hutson, II  
Chapter 13 Trustee

Edward Boltz  
Attorney for the Debtors

Matthew Underwood  
Attorney for Wells Fargo Bank N.A.

Victor & Tonya Fowler  
2615 Beavertail Dr.  
Hillsborough, NC 27278-